



OneExchange



**Helping You Prepare For Your Upcoming
Medicare Enrollment**

TOWERS WATSON 



- **Who We Are**
- **Transitions Can Be A Good Thing!**
- **OneExchange – For Your Benefit**
- **A Deeper Dive – Benefit Advisors,
Private Exchange, Optimize Savings,
Health Reimbursement for You**
- **Next Steps**
- **Questions & Answers**

About OneExchange Retiree

Towers Watson
**over
100**
years experience

Nearly One Million
of retirees served across
400+ employers

Licensed advisor provides
guidance and **ongoing
advocacy**

Personalized options with **plans** from
**a nationwide network of
carriers**

Founded in 2004

***Never a cost
to you***

In the middle of our
9th annual
enrollment season

First and **Largest**
**private Medicare
Marketplace**

The Transition Process

Consultative Process



Simplified Selection



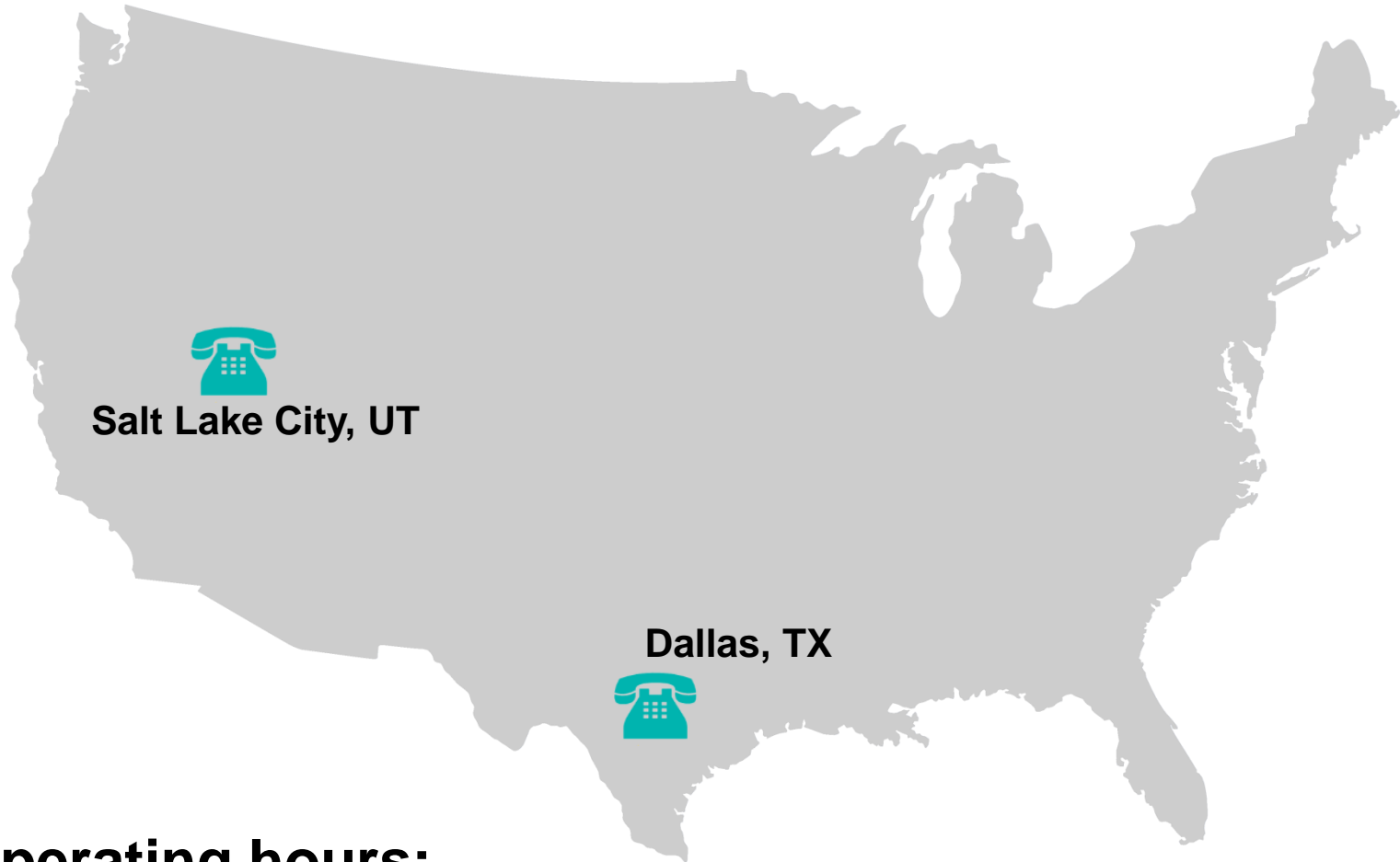
Effortless Enrollment



Ongoing Advocacy



Our Service Centers



**Operating hours:
Monday-Friday 5am-6pm PT**

Plans and Partners

All Plan Types

Medicare Advantage

Medicare Supplement
(Medigap)

Prescription Drug
(Part D)

Dental Plans & Vision Plans

 UnitedHealthcare

Humana

aetnaSM

AARP


WELLPOINT



MetLife

 DELTA DENTAL

Express Scripts
MedicareTM (PDP)

SILVER~~SCRIPT~~[®]


vsp.
Vision care for life

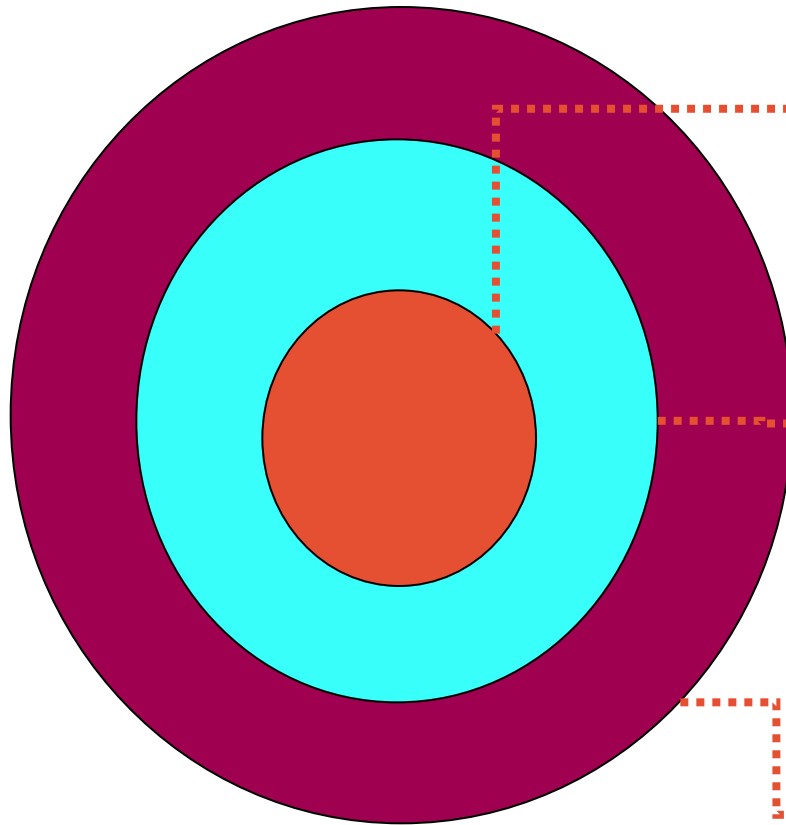
Wide selection of plans from leading national / regional carriers

The logo for OneExchange, featuring the word "One" in black and "Exchange" in red, positioned on a white rectangular background. This background is partially overlaid by a yellow rectangle on the left and a large red arrow-shaped graphic pointing to the right.

OneExchange

Your Future Coverage

Your Future Coverage



Primary Coverage

Medicare A & B

Additional Coverage (your choice)

Medicare Advantage with
Prescription Drug (MAPD)

OR

Medigap + Prescription Drug

Optional Coverage (your choice)

Dental Plan
Vision Plan

OPTION 2

Medicare Advantage Plan with Prescription Drug Coverage (MAPD)*

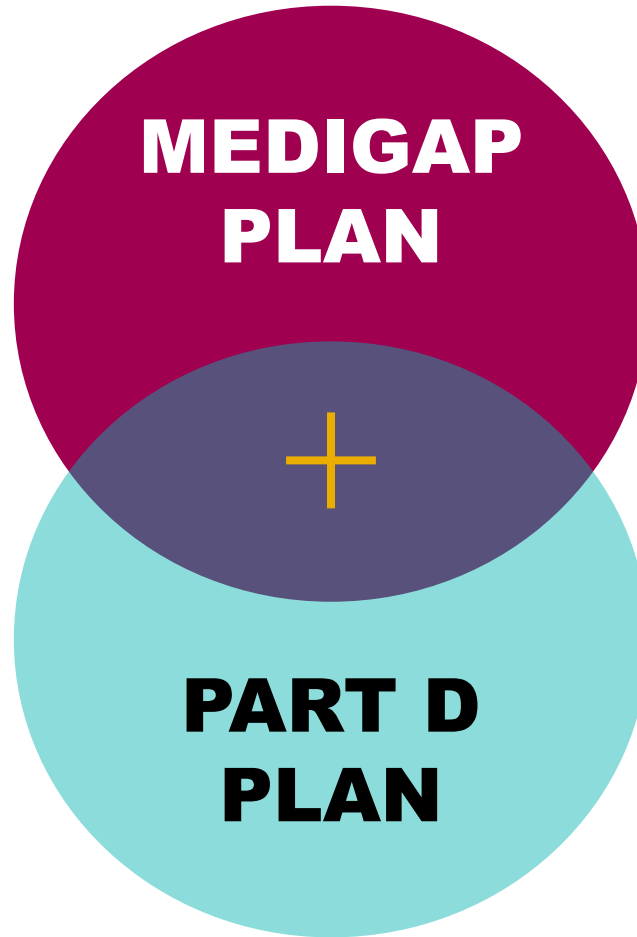


**MEDICARE
ADVANTAGE**

** Note that Medicare Advantage plans are generally network based plans.*

OPTION 1

Medigap Plan + Part D Plan

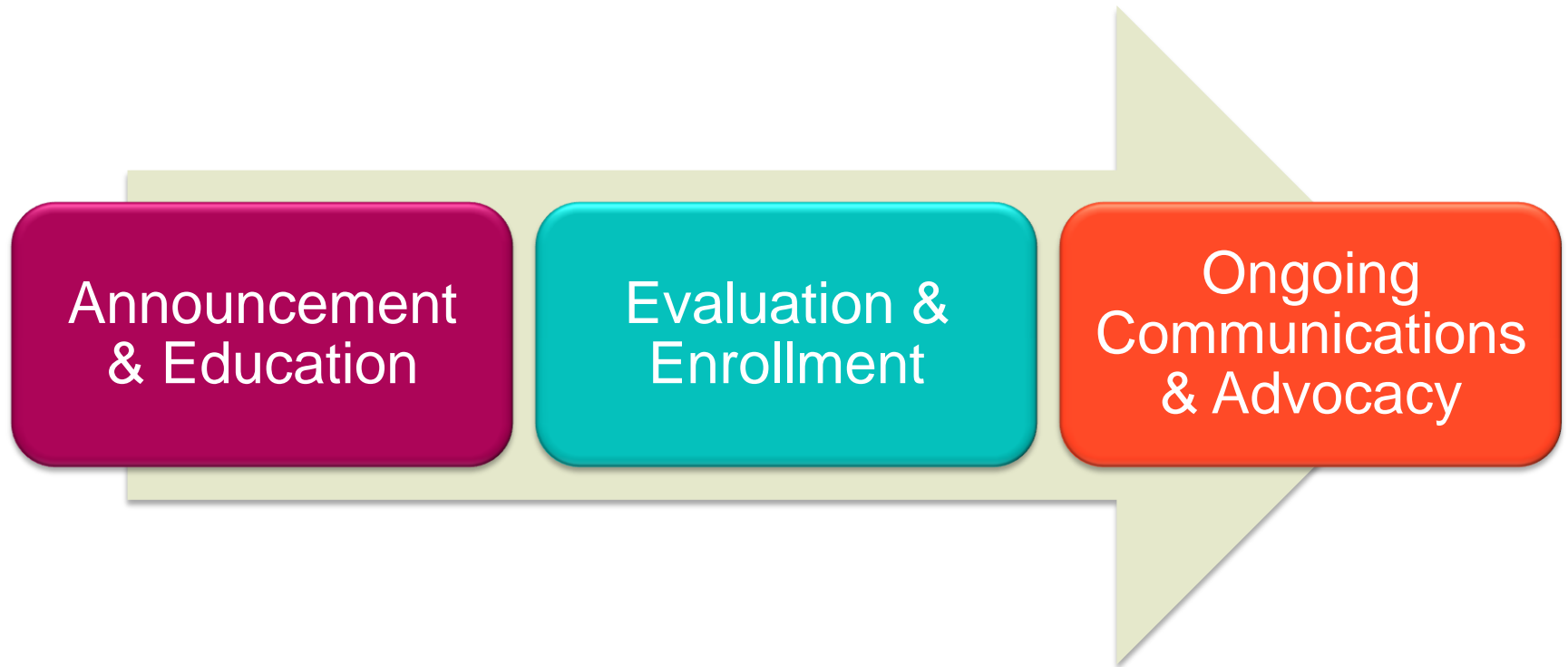


Note: You may need to pay your first premium when you enroll in coverage.



A Deeper Dive Into Our Process

Your Experience

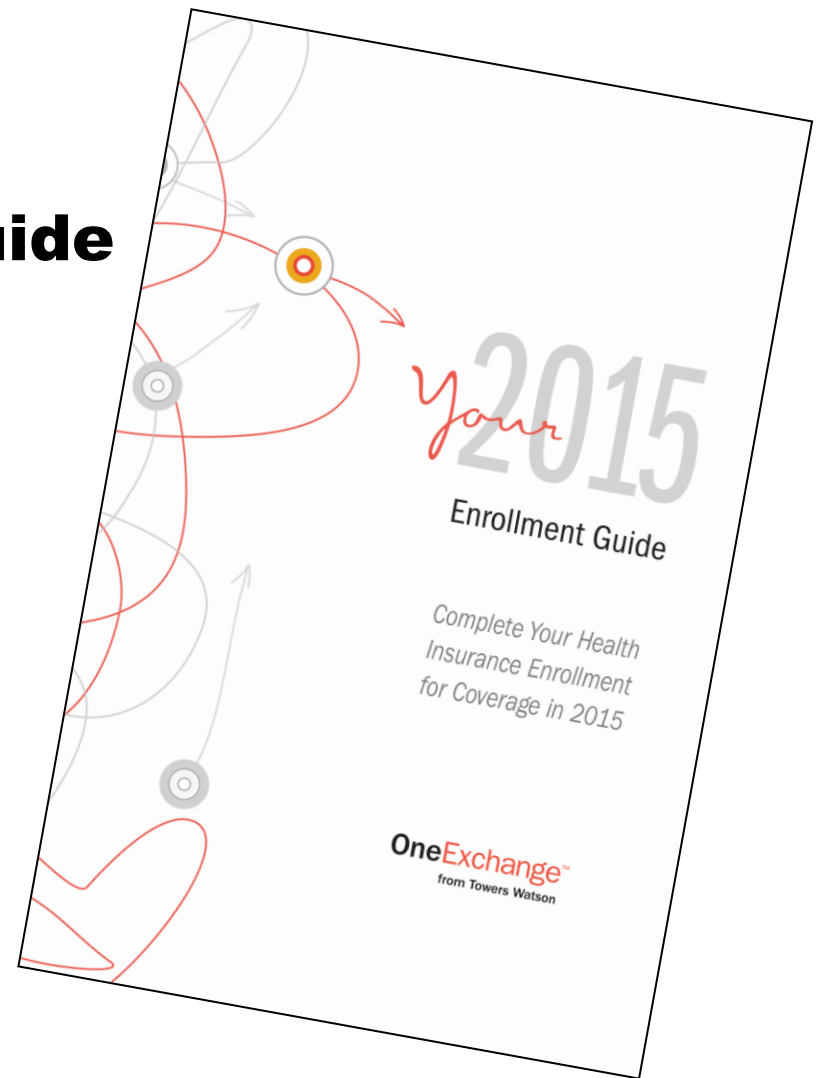


Education

Enrollment or Advantage Guide

Prepare for Your Enrollment Consultation

- Review Medicare basics
- What to expect on your enrollment call
- FAQ's



1-866-682-4841

Medicare.OneExchange.com/LLNS

Benefit Advisors



Hours of Operation

Monday – Friday
5 am – 6 pm PT

- **Licensed / Certified / Appointed**
- **OneExchange University™**
- Average age 43
- Objective & unbiased
- 100% domestic workforce

Decision Support Tools

- Help Me Choose
- Prescription Profiler

The screenshot shows the Medicare Prescription Profiler tool. At the top, there's a red navigation bar with 'MEDICARE' and 'HEALTH INSURANCE' tabs. Below the navigation bar, there are links: 'Shop Plans', 'Help Me Choose', 'Prescription Profiler™', and 'Understanding Medicare'. The main heading is 'Prescription Profiler™'. Below this, a subheading reads: 'Search Medicare plans using your list of prescriptions to find your lowest-cost coverage options.'

On the left side, there's a section titled 'Applicant Details' with a person icon. It lists: 'Zip Code: 94303', 'County: San Mateo', 'Gender: Male', 'Born: 6/20/1948', 'Tobacco use: No', 'Disabled: No', and 'Coverage Starts: 7/1/2013'. There's a 'Change details' link with a right-pointing arrow.

Below 'Applicant Details' is a section titled 'Speak to an Expert' with a headset icon. It says: 'To speak to a licensed benefit advisor call: 1-866-322-2824 (TTY: 711) Mon-Fri 8:00am - 9:00pm Eastern'.

The main content area has two steps:

- 1 Enter your prescriptions**
Enter the name of the medication
Enter the name of the drug or the first three letters of the drug name. (For example, enter "Lip" to locate the drug "Lipitor.")
There is a text input field, a 'Search' button, and a checkbox labeled 'Hide OTC drugs'.
- 2 Select your pharmacy (optional step)**
Pharmacies may charge different prices for the same drug, due to regional differences. For an accurate estimate of your prescription drug costs, select your pharmacy.
There is a 'Find my pharmacy' button.

At the bottom right, there is a green 'Go' button with a right-pointing arrow.

Medicare.OneExchange.com/LLNS

24/7 access to your information


Load in your prescriptions - Shorten your time on the phone with us!

Enrollment Process



- Benefit Advisors can discuss coverage options with anyone
- Telephonic enrollment – 2 part process
- 100% of calls are recorded

Selection Confirmation Notice



Selection Confirmation

OneExchange™
from Towers Watson

Your applications have been submitted for the plans listed below

Client logo

1 1 SP 0.900
*****SNGLP T1 P1
<First Name> <Last Name>
<Address Line 1>
<Address Line 2>
<City>, <State> <ZIP CODE>

Dear <FirstName LastName>,

This letter confirms that you have made your health care plan selection(s) for <year>, and that your application(s) have been submitted to the insurance carrier(s) listed below. Please review this statement carefully to ensure that it reflects the choices you have made. If the plan(s) or premium(s) are not what you expected, please contact OneExchange immediately at <ClientPhoneNumber>.

This letter does **not** confirm acceptance of your applications or that your plan(s) have been issued, and cannot be used as proof of coverage. This letter only confirms that your applications have been submitted.

Once your application(s) are accepted, you will begin to receive information directly from your insurance carrier(s).

Please note: Due to final rate approvals and insurance carrier-applied discounts, final premiums may vary from those shown below.

Plan name	Premium	Desired coverage start date	<Y/N> Auto reimbursement
<Medical carrier name, plan name that might be more than two lines> Confirmation #: < App Confirmation ID>	<\$000.00> <per month>	<Month DD, YYYY>	<Medical auto reimbursement status>
<Part D carrier name, plan name that might be more than two lines> Confirmation #: < App Confirmation ID>	<\$000.00> <per month>	<Month DD, YYYY>	<RX auto reimbursement status>
<Dental carrier name, plan name that might be more than two lines> Confirmation #: < App Confirmation ID>	<\$000.00> <per month>	<Month DD, YYYY>	<Dental auto reimbursement status>
<Vision carrier name, plan name that might be more than two lines> Confirmation #: < App Confirmation ID>	<\$000.00> <per month>	<Month DD, YYYY>	<Vision auto reimbursement status>

- You may review the plan(s) that you selected – will be sent shortly after you enroll

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OneExchange

Health Reimbursement Account (HRA)

What Is An HRA?

- **Tax-free** account used to reimburse you for eligible health care expenses — you pay first and then get reimbursed
- If you are eligible, LLNL will make an annual contribution to a Health Reimbursement Account (HRA)
- You may use HRA funding to reimburse yourself for eligible medical and prescription drug premiums, as well as eligible medical and prescription drug out-of-pocket expenses
- Your HRA funding will be available **January 1, 2015**

Unused Funds do **rollover**

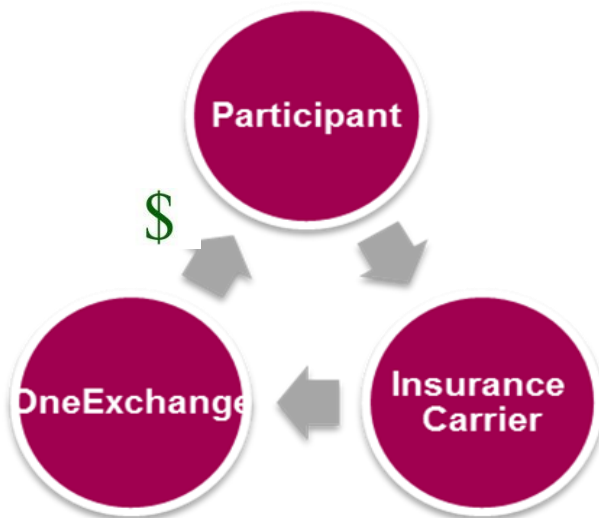
Retiree Reimbursement Account (RRA)



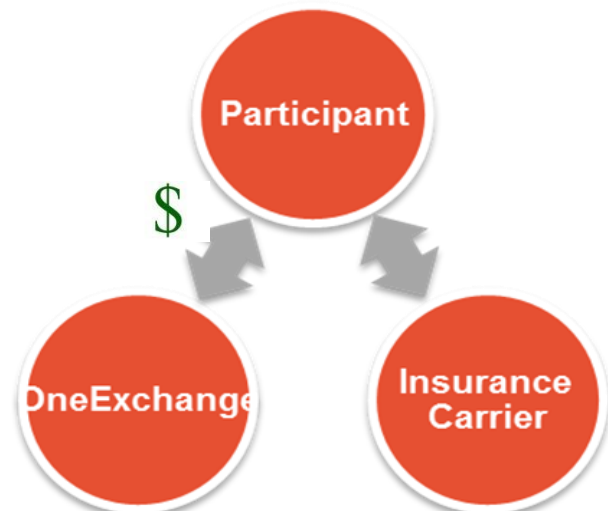
Retiree Reimbursement Account (RRA)

Reimbursement Options

1. Automatic Reimbursement



2. Manual Claims [including recurring premium forms]



Personal Guidance

An Ongoing Advocate

- Navigation
- Enrollment
- Claim issues
- Affordability concerns
- Prescription
- Late enrollment
- RRA
- Annual plan review



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Localized Slides

Livermore, CA

94550

Plans Available in Alameda County

Plan Type	Number of Plans Offered	2015 Monthly Premium	Carriers
Medicare Advantage	6	\$0 - \$107	BS of CA, AARP, Humana, Scan
Medigap / Medicare Supplement	22	\$66 - \$257	Health Net, AARP, Humana, Anthem BC of CA,
Prescription Drug (Part D)	23	\$16 - \$146	AARP, Aetna, CIGNA, Express Scripts, Humana, SilverScript, WellCare, BS of CA, Anthem BC of CA

Medicare Advantage Plan

Benefit	Cost	2015
Premium	\$0	
Network	HMO	
Deductible	\$0	
Doctor Copay	\$0	
Specialist Copay	\$8	
Hospital	Days 1 – 5: \$150 per day	
Emergency Room	\$65	
Rx – Deductible	\$0	
Copay Tiers	\$0 / \$5 / \$40 / \$90 / 33%	30 days
Mail Order	\$5 / \$10 / \$45 / \$95	90 days

Medigap Plan F + PDP (75-year old male)

Benefit	Cost	2015
Premium	\$224 (\$202 Medical + \$22 PDP)	
Network	Not Applicable	
Deductible	\$0	
Doctor Copay	\$0	
Specialist Copay	\$0	
Hospital	\$0	
Emergency Room	\$0	
Rx – Deductible	\$0	
Copay Tiers	\$8 / \$41 / 43% / 33%	30 days
Mail Order	\$20 / \$102 / 43%	90 days

Medicare Prescription Drug Coverage

**You Pay Full Retail
Until Deductible is Met
2015 - \$0 to \$320**

**You pay 45% of Brand Name
and 65% of Generics until
your out of pocket costs
reach \$4700; Pharmaceutical
contributions will count
towards the \$4700 TrOOP**

Deductible

**Initial
Coverage**

**Coverage
Gap**

**Catastrophic
Coverage**

*Only 25% reach
Donut Hole*

*Only 4% reach
Catastrophic*

**You pay copays for
your plan coverage
for the first \$2960 in
actual costs of
Medications**

**You Pay \$2.65 for
Generics and \$6.60 for
Brand Name or 5% -
whichever is greater**

Next Steps

What You Need To Do: Action Required!



**Contact OneExchange toll free
1-866-682-4841**

- Make a call now to complete your profile and schedule an enrollment appointment
- Gather your Medicare card, Prescriptions, and Doctors/Hospitals information

We Are Ready!

Frequently Asked Questions

Frequently Asked Questions

**Q: Do you offer plans that cover me in multiple states?
— I am a snowbird *[avoid HMOs if you need this]***

Q: How often will I be billed? By whom? Can I pay by check?

Q: If I don't like the plan that I enrolled in, when can I change?

**Q: Will I be refused coverage due to a pre-existing condition?
Will I pay more? Can my policy be cancelled once I am
enrolled because of my condition?**

Q: Will my premium rates increase every year? If so, by how much?

**Q: Are there plans that will cover me when I travel domestically or
internationally?**

Call your Benefit Advisor for all the answers to your healthcare questions!

Thank You!

Call Now - We Are Ready

1-866-682-4841

www.medicare.OneExchange.com/ge

TOWERS WATSON 

OneExchange™